

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application. The claims find full support in the original disclosure.

Listing of Claims:

1. (Currently Amended) ~~A computerized method of securely transacting electronic commerce in an insecure network comprising the steps of:~~

~~operating on and between a user and merchants, wherein said user has an established commercial relationship with a certified trusted third party;~~

receiving, at a certified trusted third party, one or more requests for product of one or more merchants from one or more user computing devices utilizing a first network link between the one or more user computing devices and the certified trusted third party, wherein the first network link utilizes a communication protocol; and

providing a secure payment option to users of the one or more user computing devices, wherein the secure payment option comprises:

transmitting one or more order requests from the certified trusted third party to the one or more merchants utilizing a second network link between the certified trusted third party and the one or more merchants, the one or more order requests from the certified trusted third party to one or more merchants corresponding to the one or more requests for product from the one or more user computing devices; and

processing payment with one the one or more merchants utilizing the second network link

~~utilizing a communication protocol which operates on the network link between the user and the certified trusted third party; and~~

~~utilizing a payment protocol[[,]] which is more secure than the communication protocol, which operates on the network link between the certified trusted third party and the merchants;~~

~~wherein the trust provided to the certified trusted third party is established via an authentication using a certificate issued by a certification authority, thereby improving the security of said communication protocol;~~

~~wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and~~

~~wherein only the certified trusted third party need know an identity of the user one or more users issuing the one or more requests need not be revealed to the merchant.~~

2. **(Currently Amended)** The method of claim 1, wherein a server of the certified trusted third party, which is built into a housing including a terminal interface, ~~permits~~ is configured to process one or more requests from the one or more user computing devices ~~users~~ to select and purchase insurance products of one or more merchant insurance companies at a one or more remote site sites.

3. **(Cancelled).**

4. (Cancelled)

5. (Currently Amended) The ~~computerized~~ method of claim ~~[[4]]~~ 1, additionally further comprising providing confirmation of payment ~~on the payment order~~ to the user one or more user computing devices.

6. (Currently Amended) The ~~computerized~~ method of claim 4, wherein the communication protocol is an SSL protocol, and the payment protocol is an SET protocol, ~~the browser is JAVA enabled, and the interactive window is an applet.~~

7. (Currently Amended) A ~~computerized~~ method of ~~enabling a certified trusted third party, interfacing with users on an insecure network, to offer users the ability to browse and compare information and purchase products, using secure payment facilities irrespective of the level of security in communications between the user and the certified trusted third party, said method comprising the steps of:~~

~~using a communication protocol, presenting a user with an interface~~ on an electronic device from which the user can browse and ~~request~~ send on a first network link utilizing a communication protocol one or more requests to a certified trusted third party for information concerning the one or more products of one or more merchants, and compare such information via an interactive window;

~~gathering the requested information from merchants;~~

receiving, using a communication protocol on the first network link, providing the requested information corresponding to the one or more requests;

presenting the information to the user via ~~the~~ an interactive window; and

providing a secure payment option to the user, wherein the secure payment option comprises:

~~receiving the user's~~ sending a user payment order to the certified trusted third party upon the user's in response to user selection of a product offered by a merchant;

~~using a payment protocol, which is more secure than the communication protocol, transmitting the payment order to the selected merchant who may then receive payment thereon, and, subsequently, transmit confirmation of payment thereon to the certified trusted third party whereby the reduced security of the communication protocol is improved by the trust provided to the certified trusted third party being established via an authentication under use of a certificate issued by a certification authority; and~~

~~transmitting~~ receiving confirmation of payment from the certified trusted third party to the user;

~~wherein the communication protocol is utilized to reduce a required processing power necessary between the user and the certified trusted third party; and~~

~~wherein an identity of the user need not be revealed to the merchant~~

wherein the user need only communicate with the certified trusted third party on the first network link to complete the secured payment.

8. **(Previously Presented)** The computerized method of claim 7 wherein the user browses using a browser which is JAVA-enabled, and the interactive window is an applet.

9. **(Currently Amended)** The computerized method of claim 7 wherein the communication protocol is an SSL protocol ~~and the payment protocol is an SET protocol.~~

10.-20. **(Cancelled).**

21. **(New)** The method according to claim 1, wherein the one or more user computing devices comprise one or more of a personal digital assistant, a mobile phone, and a hand-held computer.

22. **(New)** The method according to claim 1, wherein the certified trusted third party comprises a server configured to implement a SET payment protocol.

23. **(New)** The method according to claim 1, wherein:

the certified trusted third party displays a unique identifying icon registered with a certification authority; and

the one or more merchants are not trusted or certificated.

24. **(New)** A computer-readable non-transitory storage medium encoded with a program of instructions configured to control a central processing unit to perform steps, the steps comprising:

receiving, at a certified trusted third party, one or more requests for product of one or more merchants from one or more user computing devices utilizing a first network link between the one or more user computing devices and the certified trusted third party, wherein the first network link utilizes a communication protocol; and

providing secure payment option to users of the one or more user computing devices, wherein the secure payment option comprises:

transmitting one or more order requests from the certified trusted third party to the one or more merchants utilizing a second network link between the certified trusted third party and the one or more merchants, the one or more order requests from the certified trusted third party to one or more merchants corresponding to the one or more requests for product from the one or more user computing devices; and

processing payment with one the one or more merchants utilizing the second network link

utilizing a payment protocol which is more secure than the communication protocol; and

wherein only the certified trusted third party need know an identity of one or more users issuing the one or more requests.

25. **(New)** An apparatus comprising:

a server comprising a central processing unit; and

a computer-readable medium encoded with program instructions for controlling the central processing unit to perform steps, the steps comprising:

receiving, at the apparatus, one or more requests for product of one or more merchants from one or more users; and

providing secure payment option to the one or more users, wherein the secure payment option comprises:

transmitting one or more order requests from the apparatus to the one or more merchants, the one or more order requests from the apparatus to one or more merchants corresponding to the one or more requests for product from the one or more user computing devices; and

processing payment with one the one or more merchants utilizing a payment protocol which is highly secure; and

wherein only the apparatus need access an identity of one or more users.

26. **(New)** The apparatus of claim 25, wherein the apparatus is a resident local machine which the one or more uses directly and physically interface.

27. **(New)** The apparatus of claim 26, further comprising:

a keyboard; and

a card reader configured to receive and process payments made with a bank or smart card.

28. **(New)** The apparatus of claim 27, wherein receiving, at the apparatus, one or more requests for product of one or more merchants from one or more users further comprises:

receiving keyboard input.

29. **(New)** The apparatus of claim 25, wherein processing payment with one the one or more merchants utilizing a payment protocol which is highly secure further comprises utilizing a SET payment protocol.

30. **(New)** The apparatus of claim 25, wherein the one or more requests for product further comprise one or more requests for insurance services.